

KATHLEEN A LEAVITT
 CHAPTER 13 STANDING TRUSTEE
 201 LAS VEGAS BLVD SOUTH
 SUITE 200
 LAS VEGAS, NV 89101
 (702)853-0700
 kal13mail@las13.com

e-filed on 08/16/2013

**UNITED STATES BANKRUPTCY COURT
 DISTRICT OF NEVADA**

IN RE:
 LANCE REED ATCHISON
 CHERYL LOUISE ATCHISON
 4851 VILLA CARMEN CIRCLE
 NORTH LAS VEGAS, NV 89031

CHAPTER 13
 CASE NO: BKS-09-31139-LBR

CHAPTER 13 FINAL ACCOUNT AND REPORT - COMPLETED (BAPCPA)

Pursuant to Fed. R. Bankr P. 5009, Kathleen A. Leavitt, Chapter 13 Bankruptcy Trustee, certifies that, based on their records the Debtor's Chapter 13 bankruptcy estate has been fully administered and/or the Debtor has completed all payments under the plan. Accordingly, the Trustee hereby submits the following Final Account and Report of the Administration of the estate pursuant to 11 USC Sec. 1302 (b)(1).

Any objection to the Trustee's Final Account and Report must be written, state the grounds of objection, and be filed no later than 9/20/13, with the Clerk, United States Bankruptcy Court, Foley Federal Building, 300 Las Vegas Boulevard South, 3rd Floor, Las Vegas, NV 89101, with a copy served upon Kathleen A. Leavitt, Chapter 13 Bankruptcy Trustee, 302 E Carson, Suite 300, Las Vegas, NV 89101. In the absence of a timely filed Objection, the Bankruptcy Court may, if appropriate, issue the debtor(s) a Discharge. In the event an objection is timely filed, the objecting party shall serve a copy of the objection upon the Trustee at the above address pursuant to Local Bankruptcy Rule 9014.

Case Filed Date: 11/06/2009 Date Plan Confirmed: 03/25/2010 Date Case Closed: 08/07/2013

Total funds received and disbursed pursuant to the plan: 13,519.60 Detail of Disbursements below:

CREDITOR NAME	CLERK'S CLAIM #	TRUSTEE'S CLAIM NO.	CLASS OF CLAIM	ALLOWED CLAIM AMOUNT	PRINCIPAL PAID	INTEREST PAID
PHILIP K GOLDSTEIN, ESQ		00000	PRIOR ATTORNEY	5,999.00	5,999.00	0.00
APPLIED BANK CARD	10	00002	UNSECURED	409.64	8.92	0.00
JP MORGAN CHASE BANK, NATIONAL ASSOCIATION	2	00003	RESIDENCE MORTG ARREARS PRE	4,448.26	4,448.26	0.00
CITIFINANCIAL RETAIL SERVICES INC	4	00004	UNSECURED	4,336.87	94.36	0.00
CAPITAL ONE BANK (USA) NA	8	00005	UNSECURED	1,057.73	16.08	0.00
PRA RECEIVABLES MANAGEMENT LLC AS AGENT OF Dept. of Employment	7	00006	UNSECURED	3,399.39	66.95	0.00
FINANCIAL PACIFIC LEASING LLC	5	00007	UNSECURED BY MATRIX	0.00	0.00	0.00
FINANCIAL PACIFIC LEASING LLC	5	00008	UNSECURED	8,411.25	165.63	0.00
PRA RECEIVABLES MANAGEMENT LLC AS AGENT OF HSBC MORTGAGE SERVICES	6	00009	UNSECURED	700.93	15.25	0.00
HSBC MORTGAGE SERVICES	11	00010	UNSECURED	92,619.72	1,823.77	0.00
PRA RECEIVABLES MANAGEMENT LLC	3	00011	UNSECURED	1,408.93	30.65	0.00
SPIRIT OF AMERICA NATIONAL BANK/IANE BRYANT Nevada Dept. of Taxation	1	00012	UNSECURED	191.53	0.00	0.00
Nevada Dept. of Taxation		00013	UNSECURED BY MATRIX	0.00	0.00	0.00
CAPITAL ONE BANK USA		00019	UNSECURED	0.00	0.00	0.00
CAPITAL ONE BANK (USA) NA	9	00020	UNSECURED	1,962.00	34.23	0.00

ATCHISON, LANCE REED and ATCHISON, CHERYL LOUISE

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CREDITOR NAME	CLERK'S CLAIM #	TRUSTEE'S CLAIM NO.	CLASS OF CLAIM	ALLOWED CLAIM AMOUNT	PRINCIPAL PAID	INTEREST PAID
JP MORGAN CHASE BANK, NATIONAL ASSOCIATION	2	00022	RESIDENCE MORTGAGE DIRECT	160,453.61	0.00	0.00
LAURA L FRITZ ESQ		00000	Administrative	\$0.00	\$0.00	

The debtor(s) attorney, LAURA L FRITZ ESQ, was allowed \$0.00 of which \$0.00 was paid directly by the debtor(s) and \$0.00 was paid from the plan. The filing fee has been paid to the clerk directly by the debtor/debtor's Attorney.

Disbursement Summary:

Trustee Fees Pursuant to 11 USC 1326 (b)	\$816.50
11 USC 503(b) Administrative Expenses	\$0.00
Sanctions/Additional Expenses	\$0.00
Attorney's Fees	\$0.00
Previous Attorney Fees	\$5,999.00
Priority	0.00
Secured	4,448.26
Unsecured	2,255.84
Refund to the Debtor and/or Chapter 7 Trustee	<u>\$0.00</u>

Total \$13,519.60

Dated: 8/16/13

Submitted by:

/s/ Kathleen A. Leavitt
KATHLEEN A. LEAVITT
Chapter 13 Standing Trustee

KATHLEEN A LEAVITT
CHAPTER 13 STANDING TRUSTEE
201 Las Vegas Blvd South
Suite 200
Las Vegas, NV 89101
(702)853-0700

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEVADA**

**IN RE:
LANCE REED ATCHISON
CHERYL LOUISE ATCHISON**

**CASE NO: BKS-09-31139-LBR
Chapter 13**

Debtor (s)

CERTIFICATE OF SERVICE

1. On August 16, 2013, I served the following document(s):

CHAPTER 13 FINAL ACCOUNT AND REPORT - COMPLETED (BAPCPA)

2. I served the above- named document(s) by the following means to the persons as listed below:

United States mail, postage fully prepaid

UNITED STATES BANKRUPTCY COURT
300 LAS VEGAS BLVD., SOUTH
LAS VEGAS, NV 89101

APPLIED BANK
P.O. BOX 17120
WILMINGTON, DE 19886

CHASE/WAMU
PO BOX 78148
PHOENIX, AZ 85062

CITI FINANCIAL
3250 N. TENAYA WAY STE 109
LAS VEGAS, NV 89129

CAPITAL ONE
P.O. BOX 60599
CITY OF INDUSTRY, CA 91716

CARE CREDIT
P.O. BOX 960061
ORLANDO, FL 32896

DEPT. OF EMPLOYMENT
500 E. THIRD ST.
CARSON CITY, NV 89713

FINANCIAL PACIFIC
3455 S. 344TH WAY STE 300
FEDERAL WAY, WA 98001

GE MONEY BANK
P.O. BOX 960061
ORLANDO, FL 32896

HFC
7035 WEST ANN ROAD #160
LAS VEGAS, NV 89130

JC PENNEY
P.O. BOX 960090
ORLANDO, FL 32896

LANE BRYANT RETAIL
P.O. BOX 427
MILFORD, OH 45150

NEVADA DEPT. OF TAXATION
555 E. WASHINGTON #1300
LAS VEGAS, NV 89101

US TRUSTEE
300 LAS VEGAS BLVD SO. #4300
LAS VEGAS, NV 89101

CHERYL LOUISE ATCHISON
4851 VILLA CARMEN CIRCLE
NORTH LAS VEGAS, NV 89031

ATCHISON, LANCE REED and ATCHISON, CHERYL LOUISE

CASE NO: BKS-09-31139-LBR

KATHLEEN A. LEAVITT
201 LAS VEGAS BLVD., SO. #200
LAS VEGAS, NV 89101

LANCE REED ATCHISON
4851 VILLA CARMEN CIRCLE
NORTH LAS VEGAS, NV 89031

PHILIP K GOLDSTEIN
609 S 7TH ST
LAS VEGAS, NV 89101

609 S 7TH ST LAS VEGAS, NV 89101
LAS VEGAS, NV 89101
, 00000

CHASE HOME FINANCE, LLC.
MAIL CODE LA4-5555 700 KANSAS
LANE
MONROE, LA 71203

HSBC MORTGAGE SERVICES, INC.
636 GRAND REGENCY BLVD.
BRANDON, FL 33510

JPMORGAN CHASE BANK, N.A.
MALCOLM CISNEROS
2112 BUSINESS CENTER DRIVE
SECOND FLOOR
IRVINE, CA 92612

PRA RECEIVABLES MANAGEMENT LLC
POB 41067
NORFOLK, VA 23541

CITIFINANCIAL INC
P.O. BOX 140489
IRVING, TX 75014-0489

APPLIED BANK
POB 17125
WILMINGTON, DE 19850-7125

APPLIED BANK
P.O. BOX 17120
WILMINGTON DE 19886
, 19886

CHASE/WAMU
PO BOX 78148
PHOENIX AZ 85062
, 85062

CITI FINANCIAL
3250 N. TENAYA WAY STE 109
LAS VEGAS NV 89129
, 89129

CAPITAL ONE
P.O. BOX 60599
CITY OF INDUSTRY CA 91716
, 91716

CAPITAL ONE BANK (USA), N.A.
BY AMERICAN INFOSOURCE LP AS
AGENT
PO BOX 71083
CHARLOTTE, NC 28272-1083

CARE CREDIT
P.O. BOX 960061
ORLANDO FL 32896
, 32896

DEPT. OF EMPLOYMENT
500 E. THIRD ST.
CARSON CITY NV 89713
, 89713

FINANCIAL PACIFIC LEASING, LLC
PO BOX 4568
FEDERAL WAY, WA 98063-4568

FINANCIAL PACIFIC
3455 S. 344TH WAY STE 300
FEDERAL WAY WA 98001
, 98001

GE CAPITAL CORP
4125 WINDWARD PLAZA DRIVE
ALPHARETTA GA 30005
, 30005

GE CONSUMER FINANCE
FOR GE MONEY BANK
DBA BIG O TIRES/GEMB
PO BOX 960061
, 32896-0661

GE CONSUMER FINANCE
FOR GE MONEY BANK
DBA CARE CREDIT/GEMB
PO BOX 960061
, 32896-0661

GE MONEY BANK
P.O. BOX 960061
ORLANDO FL 32896
, 32896

HFC
7035 WEST ANN ROAD #160
LAS VEGAS NV 89130
, 89130

HSBC MORTGAGE SERVICES, INC
636 GRAND REGENCY BLVD
BRANDON, FL 33510

JC PENNEY
P.O. BOX 960090
ORLANDO FL 32896
, 32896

JP MORGAN CHASE BANK, NATIONAL
ASSOCIATION
7255 BAY MEADOWS WAY
JACKSONVILLE, FL 32256

LANE BRYANT RETAIL
P.O. BOX 427
MILFORD OH 45150
, 45150

NEVADA DEPT. OF TAXATION
555 E. WASHINGTON #1300
LAS VEGAS NV 89101
, 89101

PRA RECEIVABLES MANAGEMENT,
LLC
AS AGENT OF PORTFOLIO RECOVERY
ASSOCS.
PO BOX 12914
NORFOLK VA 23541

ATCHISON, LANCE REED and ATCHISON, CHERYL LOUISE

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SPIRIT OF AMERICA NATIONAL
BANK/LANE BRYANT
FIRST EXPRESS
PO BOX 856132
LOUISVILLE, KY 40285-6132

US TRUSTEE
300 LAS VEGAS BLVD SO. #4300
LAS VEGAS NV 89101
, 89101

LAURA L. FRITZ
609 S. 7TH ST.
LAS VEGAS, NV 89101

I declare under penalty of perjury that the foregoing is true and correct.

Signed on: 08/16/2013

/s/ Esther Carr

Employee of
Kathleen A. Leavitt
Chapter 13 Standing Trustee